| Case 24-10917-pmm Doc 28 Fi | led 04/10/24 E | | 04/10/24 19:4 | 13:43 Desc Main |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------|
| Fill in this information to identify your case: | cument Page | 1 of 5 | A 100 CO. C. | s directed in lines 17 and 21: |
| Debtor 1 Higinio Mora First Name Middle Name | Last Name | | this Stat | |
| Debtor 2 (Spouse, if filing) First Name Middle Name | Last Name | | ur | sposable income is not determined ider 11 U.S.C. § 1325(b)(3). |
| United States Bankruptcy Court for the: Eastern District of Pennsy | Ivania | | | sposable income is determined oder 11 U.S.C. § 1325(b)(3). |
| Case number 24-10917 (If known) | | | ☐ 3. Th | ne commitment period is 3 years. |
| | 2 | | 4. Ti | ne commitment period is 5 years. |
| | | | Che | ck if this is an amended filing |
| Official Form 122C–1 | | | | |
| Chapter 13 Statement of You | r Current M | onth | ly Income | |
| and Calculation of Commitme | ent Period | | | 10/19 |
| Be as complete and accurate as possible. If two married p more space is needed, attach a separate sheet to this form top of any additional pages, write your name and case nur Part 1: Calculate Your Average Monthly Incom | n. Include the line numb mber (if known). | er to whic | ch the additional in | formation applies. On the |
| What is your marital and filing status? Check one only. | | | | |
| Not married. Fill out Column A, lines 2-11. | | | | |
| Married. Fill out both Columns A and B, lines 2-11. | | | | |
| Fill in the average monthly income that you received for bankruptcy case. 11 U.S.C. § 101(10A). For example, if your monthly income varied duthe result. Do not include any income amount more than of from that property in one column only. If you have nothing | you are filing on Septemb uring the 6 months, add t nce. For example, if both | per 15, the he income spouses o | 6-month period wou for all 6 months and own the same rental | lid be March 1 through I divide the total by 6. Fill in |
| | | | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
| Your gross wages, salary, tips, bonuses, overtime, and payroll deductions). | d commissions (before | all | \$_5,007.00 | \$ |
| Alimony and maintenance payments. Do not include page. | yments from a spouse. | | \$0.00 | \$ |
| 4. All amounts from any source which are regularly paid you or your dependents, including child support. Inclu- an unmarried partner, members of your household, your of roommates. Do not include payments from a spouse. Do not listed on line 3. | ide regular contributions lependents, parents, and | from | \$0.00 | \$ |
| 5. Net income from operating a business, profession, or farm | Debtor 1 Debtor 2 | | | |
| Gross receipts (before all deductions) | \$\$ | - | | |
| Ordinary and necessary operating expenses | - \$ \$ | _ | | |
| Net monthly income from a business, profession, or farm | \$\$ | Copy here | \$ | \$ |
| 6. Net income from rental and other real property | | | | |
| | Debtor 1 Debtor 2 | | | |
| Gross receipts (before all deductions) | Debtor 1 Debtor 2 \$\(^00.00\) | | | |
| Gross receipts (before all deductions) | | _ | | |
| | | Copy | s 1,600.00 | \$ |

Case 24-10917-pmm Doc 28 Filed 04/10/24 Entered 04/10/24 19:43:43 Desc Main Higinio Mora Document Page 2 of Se number (# known) 24-10917

| | | Colur | | 4 | | Colun Debto non-fi | | | |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------|-----------|---------|--------------------------|------------|----|-------------------------------------------|
| 7. | Interest, dividends, and royalties | \$ | | 0.00 | | \$ | | | |
| 8. | Unemployment compensation | \$ | | 0.00 | | \$ | | | |
| | Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: | | | | | | | | |
| | For you\$ | | | | | | | | |
| | For your spouse \$ | | | | | | | | |
| 9. | Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title. | \$ | | 0.00 | | \$ | | | |
| 10. | Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below. | | | | | | | | |
| | | \$ | | 0.00 | | \$ | | 0 | |
| | | \$ | | | | \$ | | | |
| | Total amounts from separate pages, if any. | + \$_ | | | e: | + \$ | | | |
| 11. | Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. | \$ | 6 | 607.00 | + | \$ | 0.00 | _ | \$_6,607.00 Total average monthly income |
| Pa | art 2: Determine How to Measure Your Deductions from Income | | | | | | | | |
| 12. | Copy your total average monthly income from line 11. | | | | | | | \$ | 6,607.00 |
| 13. | Calculate the marital adjustment. Check one: | | | | | | | | |
| | You are not married. Fill in 0 below. | | | | | | | | |
| | You are married and your spouse is filing with you. Fill in 0 below. You are married and your spouse is not filing with you. | | | | | | | | |
| | Fill in the amount of the income listed in line 11, Column B, that was NOT regularly you or your dependents, such as payment of the spouse's tax liability or the spouse you or your dependents. | | | | | | | | |
| | Below, specify the basis for excluding this income and the amount of income devot list additional adjustments on a separate page. | ed to e | eacl | n purpose | e. If n | ecessa | ry, | | |
| | If this adjustment does not apply, enter 0 below. | | | | | | | | |
| | | \$ | \$ | | _ | | | | |
| | | \$ | \$ | | _ | | | | |
| | | + \$ | \$ | | | | | | |
| | Total | \$ | \$ | 0.0 | 0 | Copy her | e → | - | 0.00 |
| 14. | Your current monthly income. Subtract the total in line 13 from line 12. | | | | | | | 9 | 6,607.00 |

Case 24-10917-pmm Doc 28 Filed 04/10/24 Entered 04/10/24 19:43:43 Desc Main Pictor 1 Page 3 of Se number (if known) 24-10917

| | Calculate your current monthly income for the year. Follow these steps: | \$ 6,607.00 |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| | 15a. Copy line 14 here → | x 12 |
| | 15b. The result is your current monthly income for the year for this part of the form. | 70.004.00 |
| 16. | Calculate the median family income that applies to you. Follow these steps: | 7 |
| | 16a. Fill in the state in which you live. PA | |
| | 16b. Fill in the number of people in your household. 5 | |
| | 16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. | _{\$} 105,138.00 |
| 17. | How do the lines compare? | |
| | Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 1220) Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 1220) | C-2). under |
| | On line 39 of that form, copy your current monthly income from line 14 above. | <i>5-2)</i> . |
| Pa | calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) | |
| 18. (| Copy your total average monthly income from line 11. | _{\$_6,607.00} |
| 9 | Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. | |
| | 19a. If the marital adjustment does not apply, fill in 0 on line 19a. | - \$ <u>0.00</u> |
| | 19b. Subtract line 19a from line 18. | \$ <u>6,607.00</u> |
| 20. | Calculate your current monthly income for the year. Follow these steps: | |
| 1 | 20a. Copy line 19b. | \$ 6,607.00 |
| | Multiply by 12 (the number of months in a year). | x 12 |
| | 20b. The result is your current monthly income for the year for this part of the form. | \$ 79,284.00 |
| | | - |
| - | 20c. Copy the median family income for your state and size of household from line 16c | \$ 05,138.00 |
| 21. I | How do the lines compare? | |
| [| Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. | |
| [| Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4. | |

Case 24-10917-pmm Doc 28 Filed 04/10/24 Entered 04/10/24 19:43:43 Desc Main Higinio Mora Document Page 4 of Se number (If Known) 24-10917

| By signing here, under penalty of periuny I declare | that the information on this statement and in any attachments is true and correct. |
|-----------------------------------------------------|------------------------------------------------------------------------------------|
| ★ /s/ Higinio Mora | X |
| Signature of Debtor 1 | Signature of Debtor 2 |
| Date 04/10/2024 | Date |
| MM / DD / YYYY | MM / DD / YYYY |

Case 24-10917-pmm Doc 28 Filed 04/10/24 Entered 04/10/24 19:43:43 Desc Main Document Page 5 of 5

| MORA 2024 | <u>cc</u> | ONTINUATIO | N S | <u>HEET</u> | - | | | 3/8/2024 | <la< th=""><th>test update</th><th></th><th></th></la<> | test update | | |
|-------------------|-----------|------------------------|-----------|-----------------|-----|------------------------|-------------------------|----------------|---------------------------------------------------------|----------------------------------------|-----|--------------------------|
| Address | C | 2412 S arbon Street | 192 | 22 S Hall 18103 | 1 | 926 S Hall St 18103 | 1953 S Hall St 18103 | | 23 | 2319 S Lumber St 18103 | | |
| | | Pennymac Primary | | | | | | | | Carrington: sheriff sale 3/22/24 | | |
| Loan held by | | Residence | 1,323 | Midwest loans | | lidwest Loans | | Midwest Loan | Φ. | | | |
| Mge Payoff | \$ | 96,000.00 | \$ | 70,000.00 | \$ | 55,000.00 | \$ | 67,000.00 | \$ | 120,000.00 | _ | 0 |
| Mortgage | \$ | 1,203.00 | \$ | 948.93 | \$ | 554.00 | \$ | 661.39 | \$ | 1,200.00 | Sec | 8 approved |
| Mge 2 | \$ | - | • | | \$ | - | \$ | - | \$ | _ | | |
| Utilities | \$ | 350.00 | \$ | - | _ | 00.07 | _ | 00.07 | \$ | 75.00 | | |
| Insurance | \$ | 100.00 | \$ | 66.67 | \$ | 66.67 | \$ | 66.67 | \$ | 75.00 | | |
| Taxes | \$ | - | \$ | 208.33 | \$ | 208.33 | \$ | 208.33 | \$ | 300.00 | | |
| R&M | | | | | | | | | \$ | - | | NE TOTAL 0 |
| Licenses | \$ | = 0 | \$ | 11.00 | \$_ | 11.00 | \$_ | 11.00 | \$_ | 11.00 | L | INE TOTALS |
| TOTAL / MONTH | \$ | 1,653.00 | \$ | 1,234.93 | \$ | 840.00 | \$ | 947.39 | \$ | 1,586.00 | \$ | 4,894.32 |
| Revenue | | | \$ | 1,600.00 | \$ | 1,600.00 | \$ | 1,600.00 | \$ | 1,900.00 | \$ | 8,400.00 |
| Delinquent | | | \$ | 4,800.00 | \$ | | \$ | 4,400.00 | \$ | 5,100.00 | | |
| Delinquent total | | | \$ | (3,565.07) | \$ | 840.00 | \$ | (3,452.61) | \$ | (3,514.00) | | |
| | | | | ١ | lom | inal Monthly Re | ntal | Income withou | ut De | elinquency>>> | \$ | 3,505.68 |
| ZILLOW AS OF | 33 | 33k zillow | \$ | 241,700.00 | \$ | 223,600.00 | \$ | 223,200.00 | \$ | 274,800.00 | \$ | 1,158,300.00 |
| 3/8/2024 | | | | | | | | | 4 | | _ | 242 222 22 |
| PAYOFF | | | \$ | 70,000.00 | \$ | 55,000.00 | \$ | 67,000.00 | \$ | 120,000.00 | \$ | 312,000.00 |
| TRANSFER TAX | | | \$ | 2,417.00 | \$ | 2,236.00 | \$ | 2,232.00 | \$ | 2,748.00 | | |
| Realtor at 6% | | | \$ | 14,502.00 | \$ | 13,416.00 | \$ | 13,392.00 | \$ | 16,488.00 | | |
| Conveyancing | | | <u>\$</u> | 1,000.00 | \$ | 1,000.00 | \$ | 1,000.00 | \$_ | 100.00 | _ | |
| Total deductions | | | \$ | 87,919.00 | \$ | 71,652.00 | \$ | 83,624.00 | \$ | 139,336.00 | \$ | 397,181.00 |
| NET ON SALE | | | \$ | 153,781.00 | \$ | 151,948.00 | \$ | 139,576.00 | \$ | 135,464.00 | \$ | 761,119.00 |
| | | | | | | | | | | | 6 N | 10 TOTAL |
| Rental analysis | | months | \$ | 9,600.00 | \$ | 9,600.00 | \$ | 9,600.00 | \$ | 11,400.00 | \$ | 11,400.00 |
| | | elinquent | \$ | 4,800.00 | \$ | - | \$ | 4,400.00 | \$ | 5,100.00 | - | |
| Net afte | er d | lelinquency | \$ | 4,800.00 | \$ | 9,600.00 | \$ | 5,200.00 | \$ | 6,300.00 | \$ | 11,400.00 |
| Larray That | | 2/0/222 | | | | | 15,000 | | | no costs | \$ | 29,365.92 |
| Latest Update | | 3/8/2024 | | | | | ne | t for 6 months | | >>>> no depr | \$ | (17,965.92) 14,478.75 |
| 245 E susquehanna | St | sold at Tax | sale | e, September 2 | 023 | | | | | mo depr | \$ | 28,957.500 |